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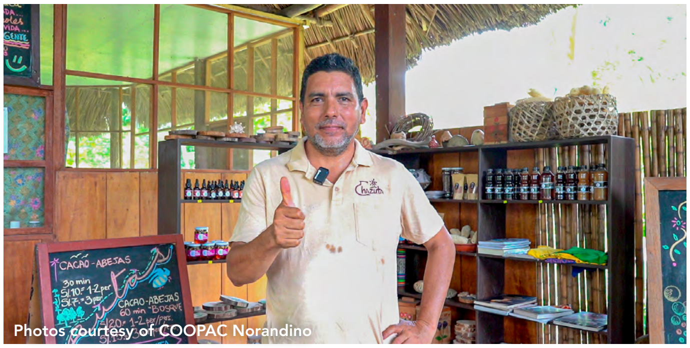
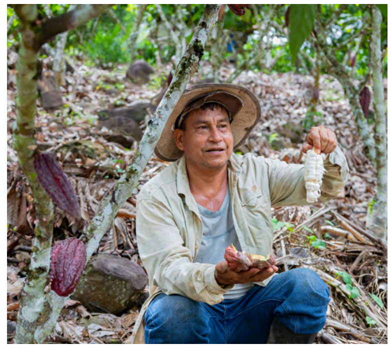
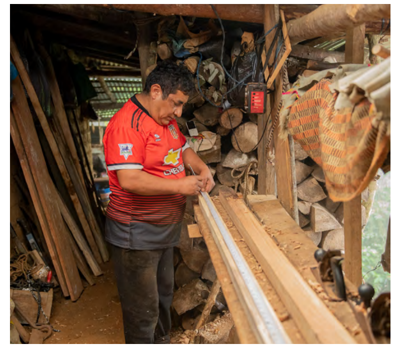
Partner Profile: COOPAC Norandino



Photos courtesy of COOPAC Norandino





In Peru, an estimated 55 percent of low-income adults and 44 percent of adults living in rural areas do not have access to formal financial services.[1]

Cooperativa de Ahorro y Crédito Norandino Ltda (COOPAC Norandino) is a social enterprise in Peru and a partner in Global Partnerships' Rural-Centered Finance with Education initiative.[2]

Who is Served

As of March 31, 2026, COOPAC Norandino currently serves over 18,200 borrowers. Approximately 70 percent of their clients live in rural areas, and approximately 36 percent identify as women.[3]

What is Delivered

COOPAC Norandino provides working capital and asset-finance loans to smallholder farmers and rural micro-entrepreneurs in northern Peru. Its agricultural loans are tailored to the crops clients grow and their production cycles. Farmers can use the loans to cover production costs, improve their land, or purchase productive assets. The cooperative also finances production, trade, or service activities led by women, as well as secondary crops to promote diversification, and microbusinesses like a family store or warehouse.

COOPAC Norandino also offers training to its borrowers regarding how to budget and manage their savings. This training also includes teaching the principles and values of cooperativism, including how to exercise leadership, help govern a cooperative, and work well as a team, building soft skills and gender awareness. COOPAC Norandino partners with agricultural cooperatives and public institutions whose staff teach farmers how to meet certification requirements, fertilize their crops, control pests, and handle and process what they harvest. In response to climate change, COOPAC Norandino now sends staff to visit farmers and businesses that have adopted environmentally sustainable practices. They show borrowers how to adapt to a changing climate, improve their soil, manage pests and diseases, and adopt other climate-resilient production practices such as hardier inputs and intercropping.

Why it is Impactful

Borrowers of COOPAC Norandino can use the credit and accompanying education to make more informed business decisions, invest in opportunities to sustain or grow their incomes, adopt improved agricultural and financial management practices, and strengthen their resilience to the effects of climate change.

Over time, some clients have leveraged this support not only to grow their own businesses but also to create opportunities for others. Lily, a coffee producer and COOPAC Norandino client, first borrowed from the cooperative in 2014 to establish a one-hectare coffee farm with her husband. Through subsequent loans, she expanded the farm's size sixfold, bought a truck, built a home for her family, and established Pawqara, a women-led association of 20 coffee producers so that they can benefit in turn.

"We formed this association to give women in Chirinos the chance to improve their lives." [4]

1. *"World Bank Group | Data 360." The World Bank, 2024. https://data360.worldbank.org/en/indicator/WB_FINDEX_ACCOUNT_T_D?country=PER&SEX=_T&AGE=Y_GE15&URBANISATION=RUR&COMP_BREAKDOWN_1=_T&COMP_BREAKDOWN_2=_T&COMP_BREAKDOWN_3=_T.*
2. *COOPAC Norandino was a current borrower of Global Partnerships Impact-First Fund 10, LLC, as of June 30, 2026.*
3. *Data as of March 31, 2026, as reported by COOPAC Norandino.*
4. *"Norandino: Empowering women and transforming communities in rural Peru." Symbiotics, 2024. https://symbioticsgroup.com/wp-content/uploads/2024/12/Symbiotics_Impact-Story_Norandino.pdf.*

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